



Direct Debit Service Agreement

Webster Doliita Finance Limited
 ABN 49 004 661 322 ACN 004 664 322
 AFSL No. 234 971

Glossary	<p>account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.</p> <p>Agreement means this Direct Debit Request Service Agreement between you and us</p> <p>business day means a day other than a Saturday or Sunday or a national public holiday.</p> <p>debit day means the day that payment by you to us is due.</p> <p>debit payment means a particular transaction where a debit is made.</p> <p>Direct Debit means the Direct Debit Authority between you and us</p> <p>us or we means Webster Doliita Finance Limited</p> <p>you means the customer who signed the Direct Debit Request.</p> <p>your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.</p>
Debiting your account	<p>By signing a Direct Debit Request you have authorized us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you</p> <p>We will only arrange for funds to be debited from your account as authorized in the Direct Debit Request.</p> <p>Or</p> <p>We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice that specifies the amount payable by you to us and when it is due.</p> <p>If the debit day falls on a weekend or a National Public Holiday, we will automatically direct debit the payment on the next business day after the weekend or National Public Holiday</p>
Changes by us	<p>We may vary any details of this Agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.</p>
Changes by you	<p>It you wish to stop or defer a debit payment, you must notify us in writing at least 2 business days before the next debit day. This notice should be given to us in the first instance.</p> <p>You may cancel your authority for us to debit you account at any time by giving us 2 business days notice in writing before the next debit day. This notice should be given to us in the first instance.</p> <p>You may change the arrangement (but not stop, defer or cancel) under a Direct Debit Request by telephoning us on 03 5331 2000, or by email admin@wdfinance.com.au.</p>
Your obligations	<p>It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.</p> <p>If there are insufficient funds in your account to meet a debit payment</p> <ul style="list-style-type: none"> • you may be charged a fee and/or interest by your financial institution. • you may also incur fees or charges imposed or incurred by us and • you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment <p>You should check your account statement to verify that the amounts debited from your account are correct</p> <p>If Webster Doliita Finance Limited is liable to pay goods and services tax (GST) on a supply made by Webster Doliita Finance Limited in connection with this Agreement, then you agree to pay Webster Doliita Finance Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</p>

<p>Disputes</p>	<p>If you believe that there has been an error in debiting your account, you should notify us directly on (03) 5331 2000 or by email admin@wdfinance.com.au and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly</p> <p>If we conclude, as a result of our investigations, that your account has been incorrectly debited we will request your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.</p> <p>If we conclude as a result of our investigations that your account has not been incorrectly debited we will provide you with reasons and any evidence for this finding.</p> <p>Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between you and us. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.</p>
<p>Accounts</p>	<ul style="list-style-type: none"> • Please ensure that your nominated account can accept direct debits • Please ensure that there are sufficient funds available in the nominated account, on the due date to cover the direct debit • You need to let us know as soon as possible, if the nominated account is transferred or closed, or your account details change • If your direct debit arrangements are cancelled for any reason, you need to arrange an alternative method of making the repayment • Please ensure that all account holders nominated on the financial institution account to be debited, sign the Direct Debit Request
<p>Confidentiality</p>	<p>We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorized use, modification reproduction or disclosure of that information.</p> <p>We will only disclose information that we have about you</p> <ul style="list-style-type: none"> • to the extent specifically required by law, or • for the purposes of this Agreement (including disclosing information in connection with any query or claim)
<p>Notice</p>	<p>If you wish to notify us in writing about anything relating to this Agreement you should write to PO BOX 31, Ballarat 3353 or email admin@wdfinance.com.au</p> <p>We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.</p> <p>Any notice will be deemed to have been received two business days after it is posted.</p>



Direct Debit Service Agreement

Webster Dolittle Finance Limited
 ABN 49 004 661 322 ACN 004 664 322
 AFSL No. 234 971

This form provides us with the authority to automatically withdraw funds from a nominated account

- Complete **Section A** ▪ Details of loan/account to be credited
- Complete **Section B** ▪ Let us know how often you would like to make payments
- Complete **Section C** ▪ Nominate the amount you would like us to debit
- Complete **Section D** ▪ To authorise the automatic deduction of your repayment
- Service Agreement** ▪ Retain the Service Agreement for your future reference
- Return completed form to ▪ PO BOX 31, Ballarat VIC 3353

SECTION A What are the details of your loan/account to be credited?

	Loan/Account to be credited _____
	Name of Loan/Account _____

SECTION B How often would you like to make payments?

	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Other: _____ Preferred start date ___ / ___ / _____ <small>* If you choose weekly or fortnightly option please specify the day of the week you would like us to draw the payment</small> Payment day i.e. Monday _____
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SECTION C How much would you like debited?

	<input type="checkbox"/> Predetermined Payment Amount You may wish to pay a fixed amount, which is higher than your minimum loan repayment amount, which <u>doesn't</u> change even if interest rates change. Please arrange for my/our payment to be \$ <input style="width: 80px;" type="text"/>
	<input type="checkbox"/> Minimum Repayment If interest rates or loan balance change we will automatically adjust repayments to reflect the new minimum repayment.

SECTION D Authorisation of Direct Debit Payment

Name and address of Financial Institution at which your account is held	_____
Customer's name in full	_____ Surname or Company Name _____ Given names or ABN
Customer's address	_____ Postcode _____
Contact phone number	_____

SECTION D**Authorisation of Direct Debit Payment cont...**

I/we request and authorise **Webster Dolilta Finance Limited (user ID 332873)** to process any amount **Webster Dolilta Finance Limited** deems to debit or charge through the Bulk Electronic Clearing System from an account held at the Financial Institution above subject to the terms and conditions of the Direct Debit Request Service Agreement and further instruction that may be provided above.

Name of account
which is to be
debited

BSB

Account Number

**Customer's
Signature(s)**
(all account holders to
sign)

By signing this Direct Debit Request you acknowledge having read this and understand the terms and conditions under which debit arrangements are made between you and **Webster Dolilta Finance Limited** as laid down in this Direct Debit Request and in your Direct Debit Request Service Agreement.

Name (please print)

Signature (1)

Date / /

Name (Please print)

Signature (2)

Date / /